ABSTRACT OF THE DISCLOSURE

An apparatus for and method of processing service requests presented as

5   XML messages an-d having a number of formats within a single generic gateway. The service requests are received by the server and routed to the appropriate one of a number of adapters. Each of the adapters convert service requests to a standardized format for input to the single generic gateway. The output of the single generic gateway is coupled through a

10   corresponding one of a number of connectors to the end service provider for honoring. The response is transferred from the service provider to the appropriate connector to be formatted for the common generic gateway. The response is converted by the original adapter to an XML message for transfer back to the requester via the Internet.